

# Sheet 1

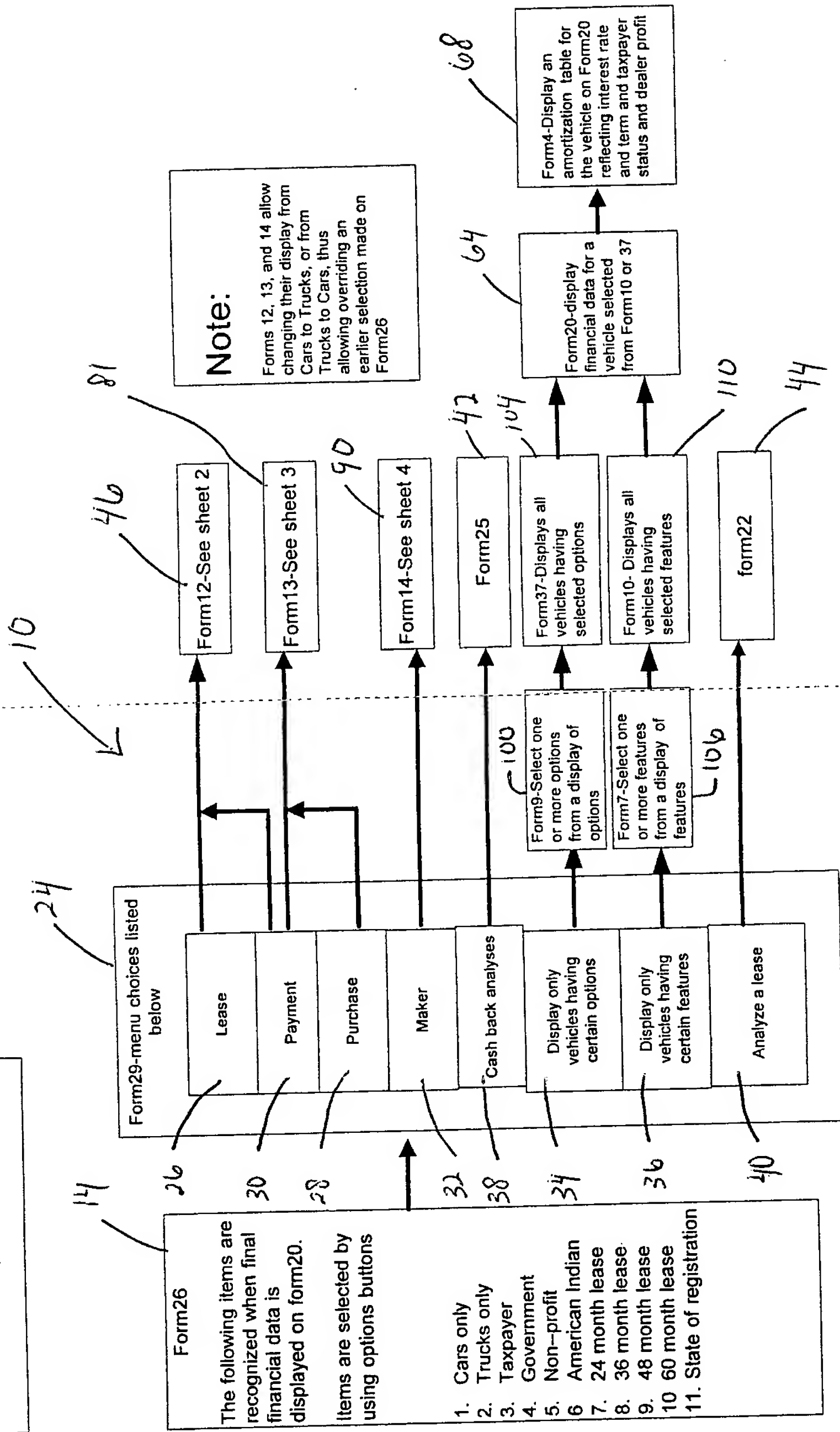


Figure 1

# 26-Select State, Term, and Tax status

File Help Start over Messages

Settings shown are those in effect when the program was last terminated. Most settings are always saved upon quitting the program. Change them to suit.

Click on any text colored Cyan (green) for directions.

Item	Selected
Taxpayer type:	Taxpayer
Registration State	Hawaii
Sales tax	0.04
Term	3 years
Vehicle choice	Cars only

Sales tax  
adjust to  
suit

0.04

Select a Vehicle class

Cars only

Trucks only

Cars and trucks

Select a Taxpayer type ?

Taxpayer

Government

Non profit

Amer. Indian

Select a Term

2 years

3 years

4 years

5 years

Next

Optional: Click for informati

3:14 PM

09/10/2003

Taxable 0.04 %

Alabama

Alaska

Arizona

Arkansas

California

Colorado

Connecticut

Delaware

Florida

Georgia

Hawaii

Idaho

Illinois

Indiana

Iowa

Kansas

Figure 2

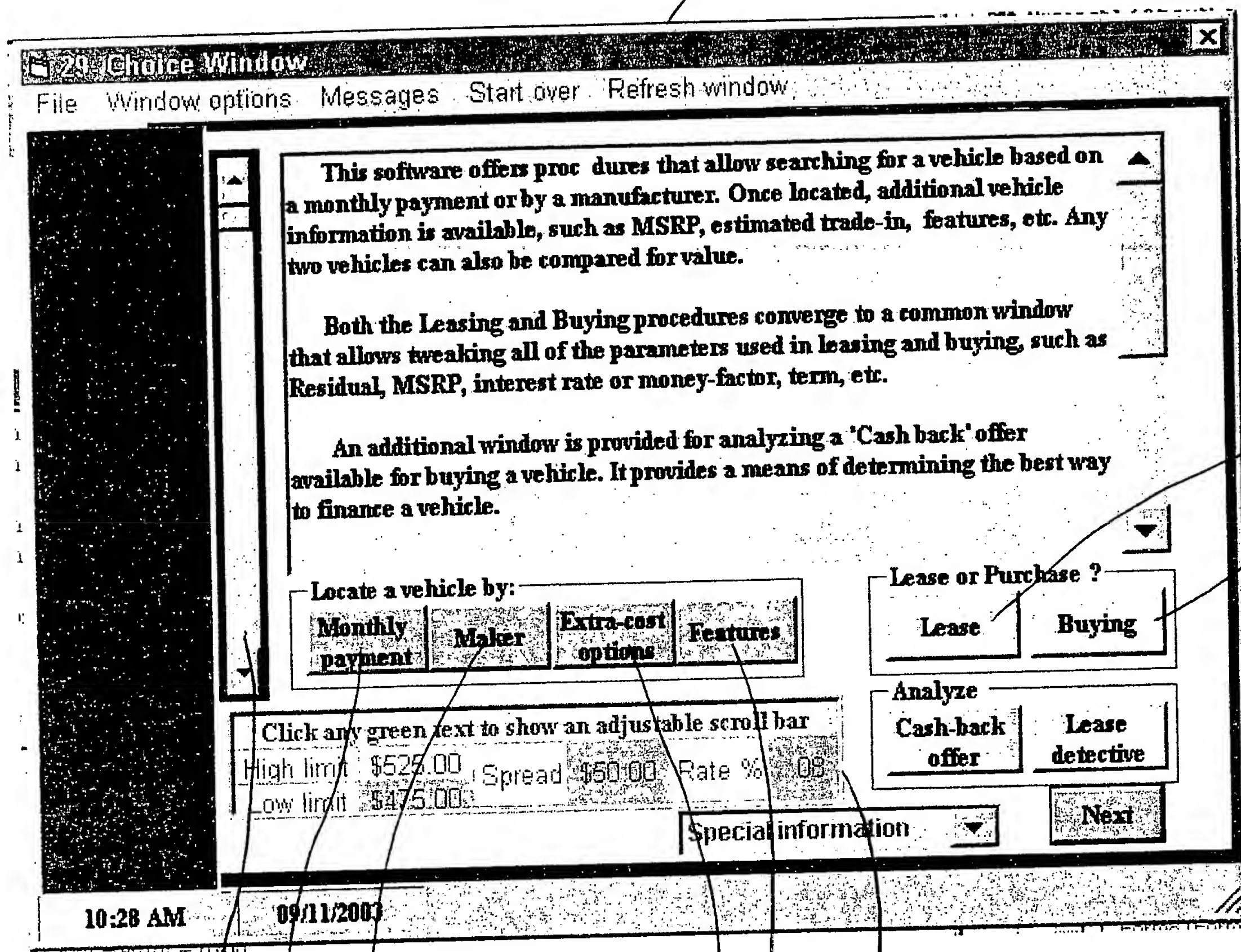


Fig. 3

45 30 32

34

36

43

26

28

# Sheet 2

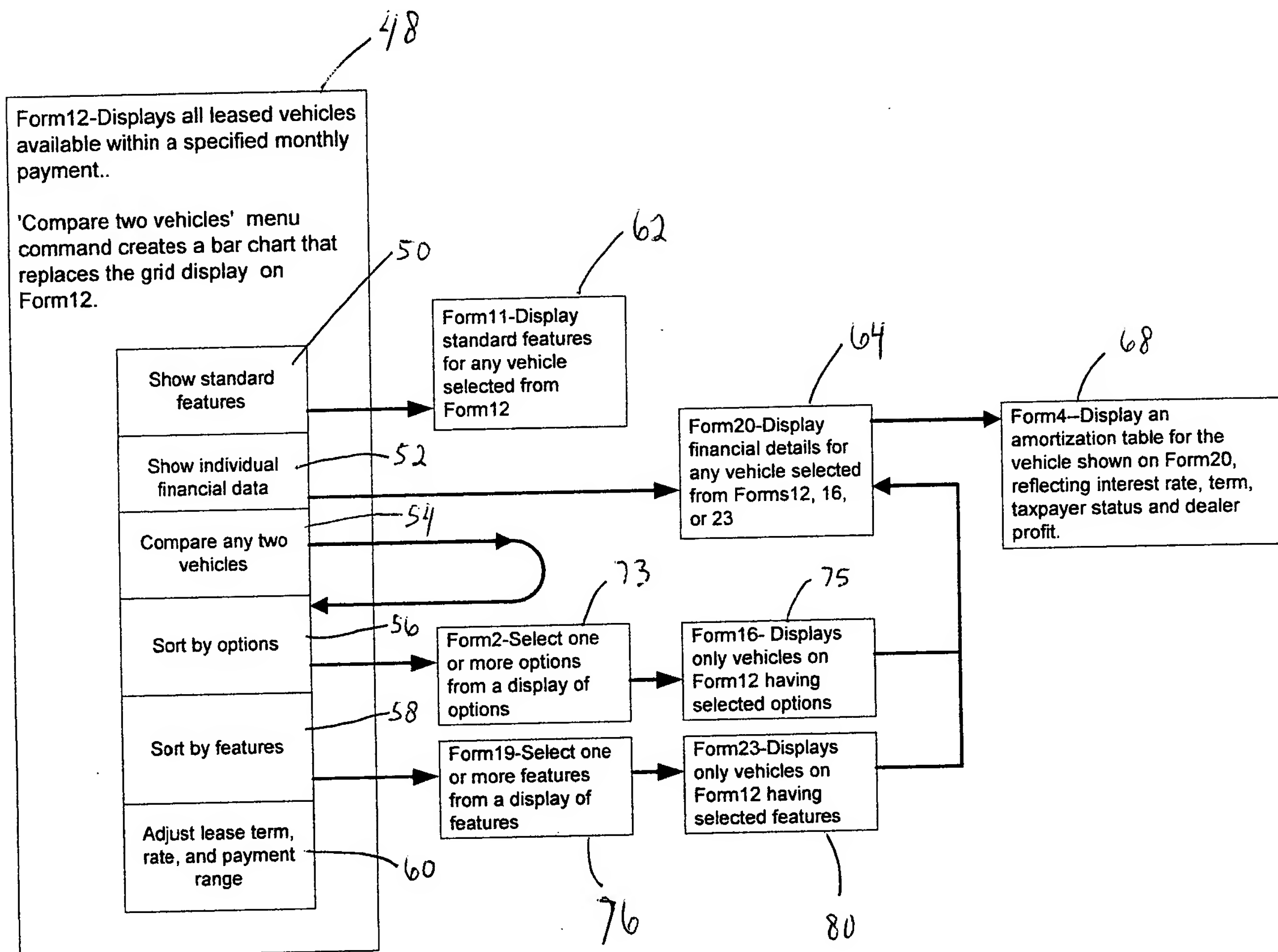


Fig. 4

48

51

12 Leasing Sedans

File
Window options
Sort data
Start over
Messages
Help

Row	Lease	MSRP	Make	Model	Model No.	
1	\$524.92	\$28,560.00	Volkswagen	Passat	3B64S9	Wgn
2	\$521.55	\$24,595.00	Volk	S40	S40	
3	\$521.34	\$27,875.00	Volkswagen	Passat	3B34S9	Sdn
4	\$520.11	\$21,695.00	Dodge	Intrepid	LHDH41	
5	\$519.40	\$26,770.00	Subaru	Outback Awd	2B*	
6	\$517.42	\$21,255.00	Mercury	Sable	M50	
7	\$517.39	\$21,510.00	Ford	Taurus	P55	
8	\$516.83	\$25,015.00	Ford	Mustang	P42	
9	\$515.69	\$22,735.00	Mercury	Sable	M59	4d
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1J66U*	
11	\$513.90	\$25,945.00	Toyota	Camry Solara	2752	
12	\$512.80	\$26,520.00	Subaru	Outback Awd	2AG	
13	\$510.42	\$21,740.00	Chevrolet	Impala	1WF19	
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	2A*	4d

Click any green text to show an adjustable scroll bar

High limit \$525.00 Spread \$50.00 Rate % .08  
Low limit \$475.00

3:21 PM 09/10/2003 State: Hawaii Term= 2 years Sales tax: 0.04 Choices: 48

Fig. 5

55



12-Leasing Sedans

File

Window options

Sort data

Start over

Messages

Help

Row	Lease	MSRP	Make
1	\$557.90	\$28,625.00	Pontiac
2	\$556.47	\$27,087.00	Nissan
3	\$555.95	\$25,240.00	Chrysler
4	\$554.22	\$23,000.00	Pontiac
5	\$554.20	\$32,860.00	Honda
6	\$553.86	\$28,145.00	Mercedes Benz
7	\$552.89	\$27,760.00	Toyota
8	\$552.77	\$27,638.00	Nissan
9	\$552.56	\$23,380.00	Ford
10	\$552.37	\$23,630.00	Ford
11	\$547.99	\$24,494.00	Hyundai
12	\$546.88	\$22,392.00	Buick
13	\$543.95	\$24,680.00	Chevrolet
14	\$543.25	\$24,205.00	Chrysler

How to adjust interest rate, limits, and limit spread.

Truck definition

Lease vs MSRP comparison

Bar graphs

Grand Prix	K69
S2000	AP114
C Class	C230K
Avalon	353+
Maxima	8611
Taurus	P56
Taurus	P59
Xg350	70442
Century	S69
Monte Carlo	1WX27
Sebring Convertible	JRCH27

Click any green text to show an adjustable scroll bar

High limit

\$559.00

Spread

\$50.00

Rate %

.08

Low limit

\$508.00

Show financial data

2:21 PM

09/11/2003

State: Hawaii

Term: 2 years

Sales tax: 0.04

Choices: 45

Fig. 5A

48

12-Leasing Sedans

File Window options Sort data Start over Messages Help

Sort and merge data

In descending order  
In ascending order

Row	Lease	MS			1 No.	2d Cp
1	\$557.80	\$28,6			FV87	
2	\$556.47	\$27,0		Maxima	082+2	
3	\$555.95	\$25,240.00	Chrysler	Sebring Convertible	JRCX27	20
4	\$554.22	\$23,000.00	Pontiac	Grand Prix	K69	
5	\$554.20	\$32,860.00	Honda	S2000	API14	
6	\$553.86	\$28,145.00	Mercedes Benz	C Class	C230K	
7	\$552.89	\$27,760.00	Toyota	Avalon	353*	
8	\$552.77	\$27,638.00	Nissan	Maxima	8611	
9	\$552.56	\$23,380.00	Ford	Taurus	PS6	
10	\$552.37	\$23,630.00	Ford	Taurus	PS9	
11	\$547.99	\$24,494.00	Hyundai	Xg350	70442	
12	\$546.88	\$22,392.00	Buick	Century	S69	4d
13	\$543.95	\$24,680.00	Chevrolet	Monte Carlo	1WX27	
14	\$543.25	\$24,205.00	Chrysler	Sebring Convertible	JRCH27	

Click any green text to show an adjustable scroll bar

High limit \$558.00 Spread \$50.00 Rate % .08  
Low limit \$508.00

Show financial data

2:16 PM 09/11/2003 State: Hawaii Term= 2 years Sales tax: 0.04 Choices: 45

Fig. 5B

62

48

### 11-Standard features

Mercury

SABLE

M50

4D SDN GS

1	tran
2	pstr
3	a/c
4	cruis
5	lthr
6	mirrf
7	plks
8	pseat
9	pwind
10	stere
11	casce

Exit

### 12-Leasing Seilans

File Window options Sort data Start over Messages Help

Row	Lease	MSRP	Make	Model	Mod
1	\$524.92	\$28,560.00	Volkswagen	Passat	31
2	\$521.55	\$24,595.00	Volvo	S40	
3	\$521.34	\$27,075.00	Volkswagen	Passat	31
4	\$520.11	\$21,695.00	Dodge	Intrepid	LH
5	\$519.40	\$26,770.00	Subaru	Outback Awd	
6	1	\$21,255.00	Mercury	Sable	
7	\$517.39	\$21,510.00	Ford	Taurus	
8	\$516.83	\$25,015.00	Ford	Mustang	
9	\$515.69	\$22,735.00	Mercury	Sable	
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1
11	\$513.90	\$25,945.00	Toyota	Camry Solara	
12	\$512.80	\$26,520.00	Subaru	Outback Awd	
13	\$510.42	\$21,740.00	Chevrolet	Impala	1
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	

Click any green text to show an adjustable scroll bar

High limit	\$525.00	Spread	\$50.00	Rate %	.08	Show fir
Low limit	\$475.00					

3:27 PM
09/10/2003
State: Hawaii
Term= 2 years
Sales tax: 0.04

Fig. 6



# 20-Leasing a vehicle

File Window options Start over Messages Help

Items	\$0.00
Trade-in	\$0.00
Down payment	\$0.00
Dealer Rebate	\$0.00
Factory incentive	\$0.00
Hold back	
Title Fee	\$0.00
Registration Fee	\$0.00
User tax	\$0.00
Personal prop. tax	\$0.00
Acquisition fee	\$0.00
Vehicle lease	\$495.30
Option leases	\$12.91
Total lease	\$508.21
Sales tax	\$22.79
Luxury tax	None
Total cash down	\$531.00

Vehicle residual:	\$5,975.00
Option residual:	\$150.00
Total residual:	\$6,125.00
Interest rate	0.08
Vehicle MSRP	\$20,510.00
Option MSRP's	\$530.00
Total MSRP	\$21,040.00
Selling price	\$21,040.00
Dealer cost	\$19,271.00
Sales tax rate %	0.04
Pers. prop rate %	\$0.00
User tax rate %	\$0.00

5 Options	Monthly	Ext
Available	Lease	Pr
0L 24V V6	\$15.45	\$69
CdChnger	\$6.32	\$30
MachAudio	\$12.91	\$53
Moonroof	\$18.33	\$90

Choose a rate method

Percent

Money factor

When is the sales tax paid ?

Monthly

Up front

<< Pick a different vehicle

show picture

Show payment vs dealer profit

Ford

Taurus

P55 4d Sdn SES

36 months

Taxable

Hawaii

72

Fig. 7

66

20 Leasing a vehicle

File Window options Start over

Windows Help

File Edit Bookmark Options Help

Contents Index Back Print << >>

### Holdback

A manufacturer offering holdback programs to a Dealer (not all do) supposedly offers to compensate the Dealer for any interest the Dealer must pay for the first 90 days on the assumption that the Dealer pays for the car by borrowing from its manufacturer's finance arm.

Holdbacks vary from Manufacturer to manufacturer, and model to model. The 3% figure above may apply to most American made cars such as GM, Ford, and Chrysler, but not necessarily. It may also be zero.

The word "holdback" is a misnomer. It is really another way of handling interest due to the

Items	\$0.00
Trade-in	\$0.00
Down payment	\$0.00
Dealer Rebate	\$0.00
Factory incentive	\$0.00
Hold back	
Title Fee	\$0.00
Registration Fee	\$0.00
User tax	\$0.00
Personal prop. tax	\$0.00
Acquisition fee	\$0.00
Vehicle lease	\$519.40
Option leases	\$0.00
Total lease	\$519.40
Sales tax	\$29.74
Luxury tax	None
Total cash down	\$549.14

<< Pick a dif vehicle

Subaru

Outback Awd

2b\*5d Wgn Limited

36 months

Taxable

Hawaii

Fig. 7A

68

4 Profit vis-a-vis Monthly lease vs offering price

File Window options Start over

Row No.	Lease Payment	Offering Price	Dealer Profit	Percent Profit
1	\$445.00	\$18,904.50	\$105.50	.56 %
2	\$450.00	\$19,064.00	\$265.00	1.41 %
3	\$455.00	\$19,224.00	\$425.00	2.26 %
4	\$460.00	\$19,383.50	\$584.50	3.11 %
5	\$465.00	\$19,543.00	\$744.00	3.96 %
6	\$470.00	\$19,702.50	\$903.50	4.81 %
7	\$475.00	\$19,862.00	\$1,063.00	5.65 %
8	\$480.00	\$20,021.50	\$1,222.50	6.50 %
9	\$485.00	\$20,181.50	\$1,382.50	7.35 %
10	\$490.00	\$20,340.50	\$1,541.50	8.20 %
11	\$495.00	\$20,500.00	\$1,701.00	9.05 %
12	\$495.30	\$20,510.00	\$1,711.00	9.10 %

Use the top menu "Window options" for details on this display

<< Go back

Ford

Taurus

P55 4d Sdn SES

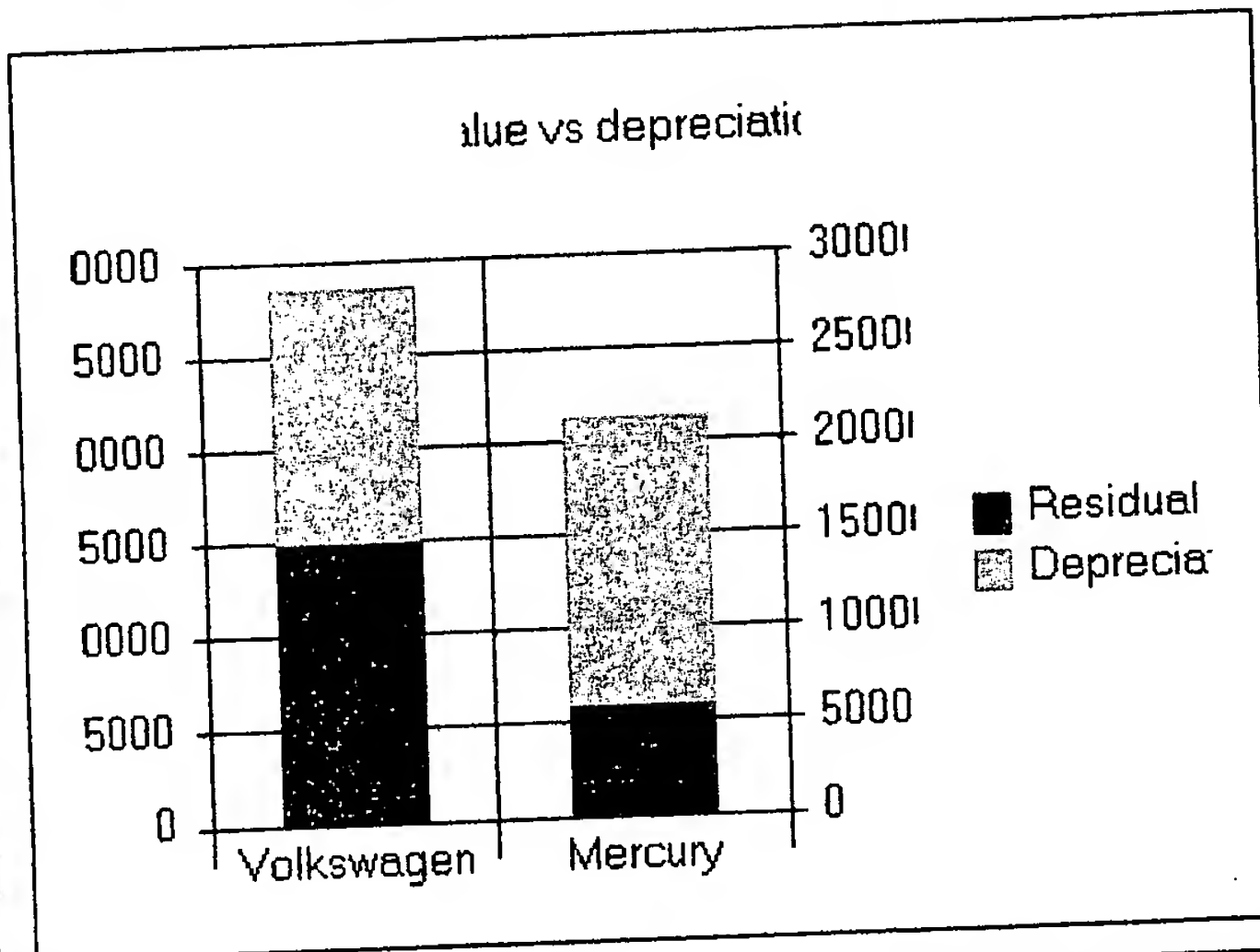
Fig. 8

70

# 12-Leasing Sedans

File Start over Help

Row	Lease	MSRP	Make	Model	Model No.	Description
1	\$524.92	\$28,560.00	Volkswagen	Passat	3B64S9	4d Wgn GLS V6 4R
6	\$517.42	\$21,255.00	Mercury	Sable	M50	4d Sdn GS



Volkswagen Passat	
Item	Payment
Depreciation	\$424.92
Residual Interest	\$100.00
Lease(total)	\$524.92

Mercury Sable	
Item	Payment
Depreciation	\$477.25
Residual Interest	\$40.17
Lease(total)	\$517.42

Select other candidates

3:47 PM

09/10/2003

State: Hawaii

Term= 2 years

Sales tax: 0.04

Choices: 48

Fig. 9

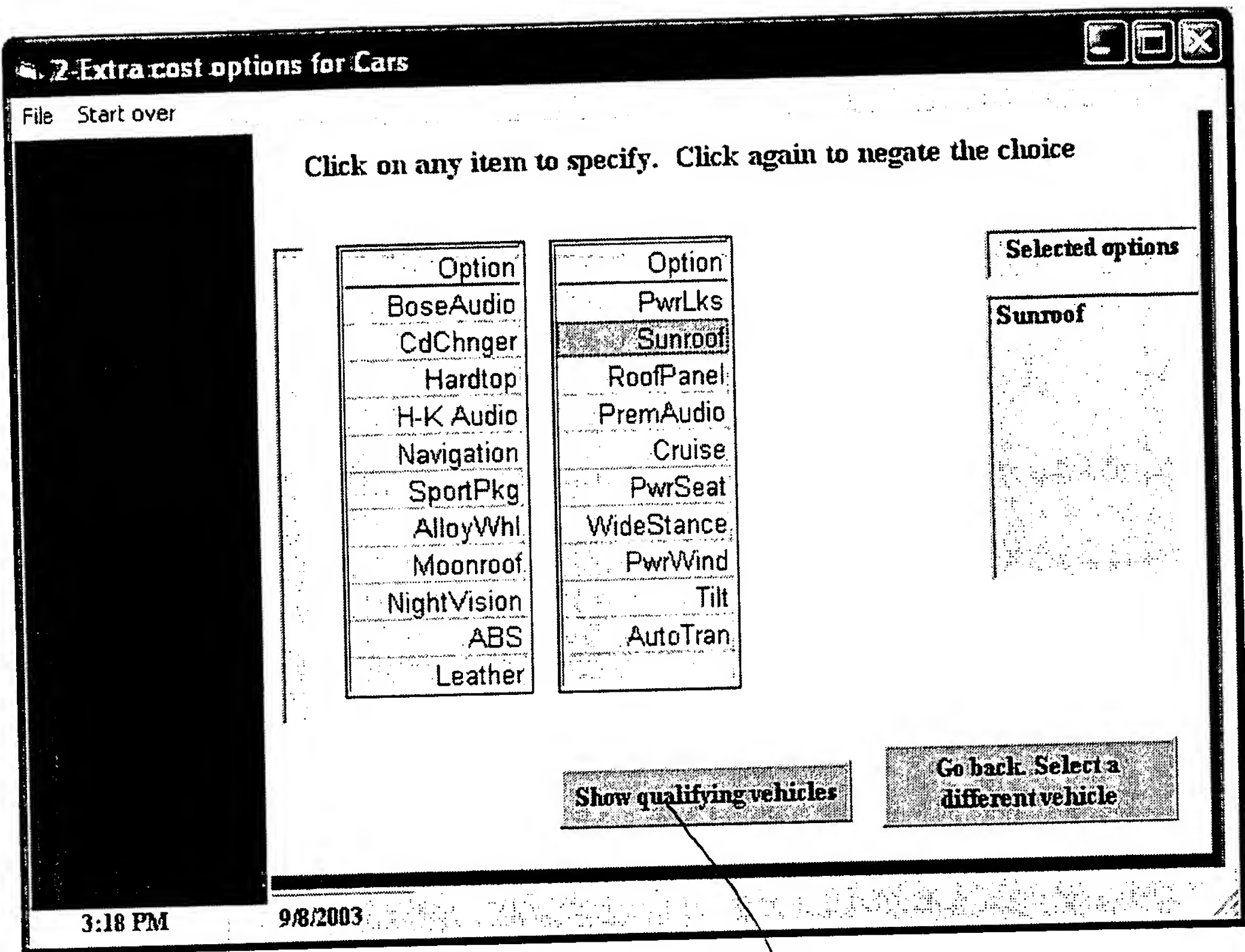


Figure 10<sup>74</sup>



75

**16-Vehicles having specified options within a monthly payment range**

File Window options Sort data Start over

Show standard features  
Show individual financial data

Rank	Price	MSRP	Make	Model	Model No.	
1			VO	S40	S40	
2	\$519.40	\$26,770.00	SUBARU	Outback Awd	2B*	
3	\$517.42	\$21,255.00	MERCURY	Sable	M50	
4	\$517.39	\$21,510.00	FORD	Taurus	P55	
5	\$516.83	\$25,015.00		Mustang	P42	
6	\$515.69	\$22,735.00	MERCURY	Sable	M59	4d V
7	\$512.80	\$26,520.00	SUBARU	Outback Awd	2AG	
8	\$510.42	\$21,740.00	CHEVROLET	Impala	1WF19	
9	\$508.74	\$25,170.00	SUBARU	Legacy Awd	2A*	4d
10	\$504.44	\$24,600.00	MAZDA	Miata	MI4L*	
11	\$503.02	\$24,850.00	TOYOTA	Camry	2548	
12	\$502.46	\$20,640.00	DODGE	Stratus	JRDH41	
13	\$502.43	\$25,520.00	SUBARU	Impreza Awd	2J*	
14	\$502.00	\$21,570.00	MERCURY	Sable	M55	4d

Options selected >> CdChnger

Sort by other options

Show individual financial data.

9:10 AM 09/11/2003

Fig. 11

76

19 Vehicles in a lease payment range having specified features

File Start over

Feature

tran

pstr

a/c

cruis

lthr

mnrf

plls

pseat

pwind

stere

casse

CDpla

Feature

sunrf

poprf

tilt

wgn3

whlcv

alloy

4wd

a/c2

phone

CDchg

extvn

ABS

Selected features

pstr

a/c

alloy

pseat

Show qualifying vehicles

Try other combinations

9:14 AM

09/11/2003

Fig. 12 78

80

23 Leased Cars having stipulated features
□ □ X

File Window options Sort data Start over

Show standard features

Show individual financial data

Make	Model	Model N.	
Volvo	Passat	3B64S9	Wgn
	S40	S40	
Volkswagen	Passat	3B34S9	Sdn
Dodge	Intrepid	LHDH41	
Subaru	Outback Awd	2B*	
Mercury	Sable	M50	
	Taurus	P55	
Ford	Mustang	P42	
Mercury	Sable	M59	4d V
Volkswagen	Jetta	1J66U*	
Toyota	Camry Solara	2752	
Subaru	Outback Awd	2AG	
Chevrolet	Impala	1WF19	
Subaru	Legacy Awd	2A*	4d

Sort by other options

Options selected >>

psr

a/c

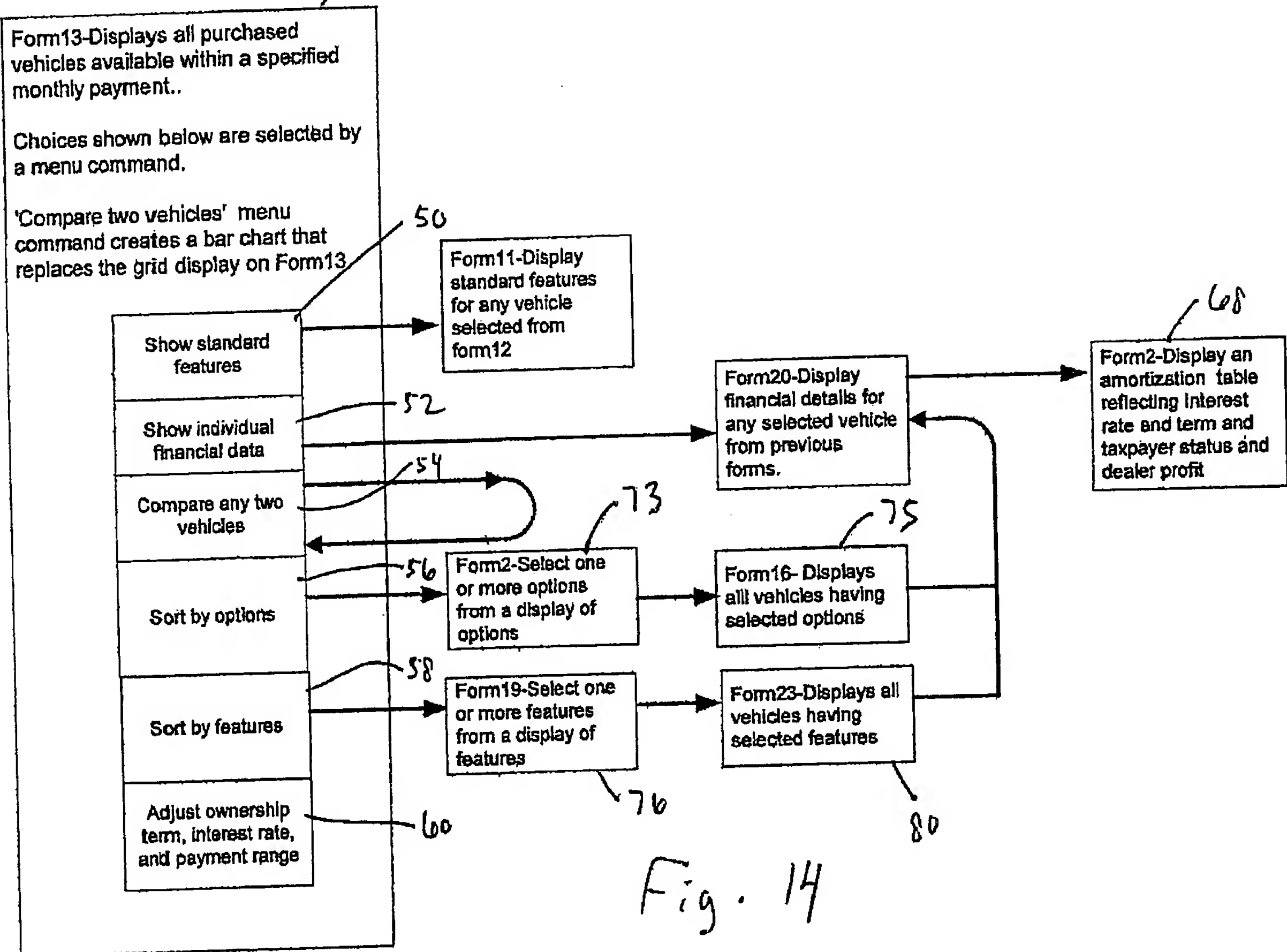
Show individual financial data

9:41 AM
09/11/2003

Fig. 13

# Sheet 3

1. All brown arrows require a toolbar menu command.
2. All red arrows require a command button action.



82

X
13-Buying Sedans

File Window options Sort data Start over Messages Refresh Window Help

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Description ▲
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sdn LS
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sdn OZ
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cpe GL
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn SXT
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn ES
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cpe LS
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sdn DX
8	\$509.03	.306	\$16,244.00	Kia	Optima	5*22	4d Sdn LX
9	\$508.28	.348	\$16,220.00	Ford	Focus	P34	4d Sdn SE
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cpe LS
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sdn GL
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sdn SE
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sdn LX
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hb GL

Click any green text to show an adjustable scroll bar

High limit	\$525.00	Spread	\$50.00	Rate %	.08
Low limit	\$475.00				

Next

09/10/2003	4:02 PM	State= Hawaii	Term= 2 years	Choices: 28	Sales tax: 0.04
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Fig. 15



82

13-Buying Sedans

File
Window options
Sort data
Start over
Messages
Refresh Window
Help

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Descr
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sd
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sd
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cp
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cp
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sd
8	\$509.03	.306	\$16,244.00	Kia	Optima	5*22	4d Sd
9	\$508.28	.348	\$16,220.00	Ford	Focus	P34	4d Sd
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cp
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sd
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sd
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sd
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hb

Click any green text to show an adjustable scroll bar

High limit \$347.00
Spread \$50.00
Rate % .08

Low limit \$297.00

Display values reflecting the monthly payment

09/10/2003
4:05 PM
State= Hawaii
Term= 2 years
Choices: 28
Sales tax: 0.04

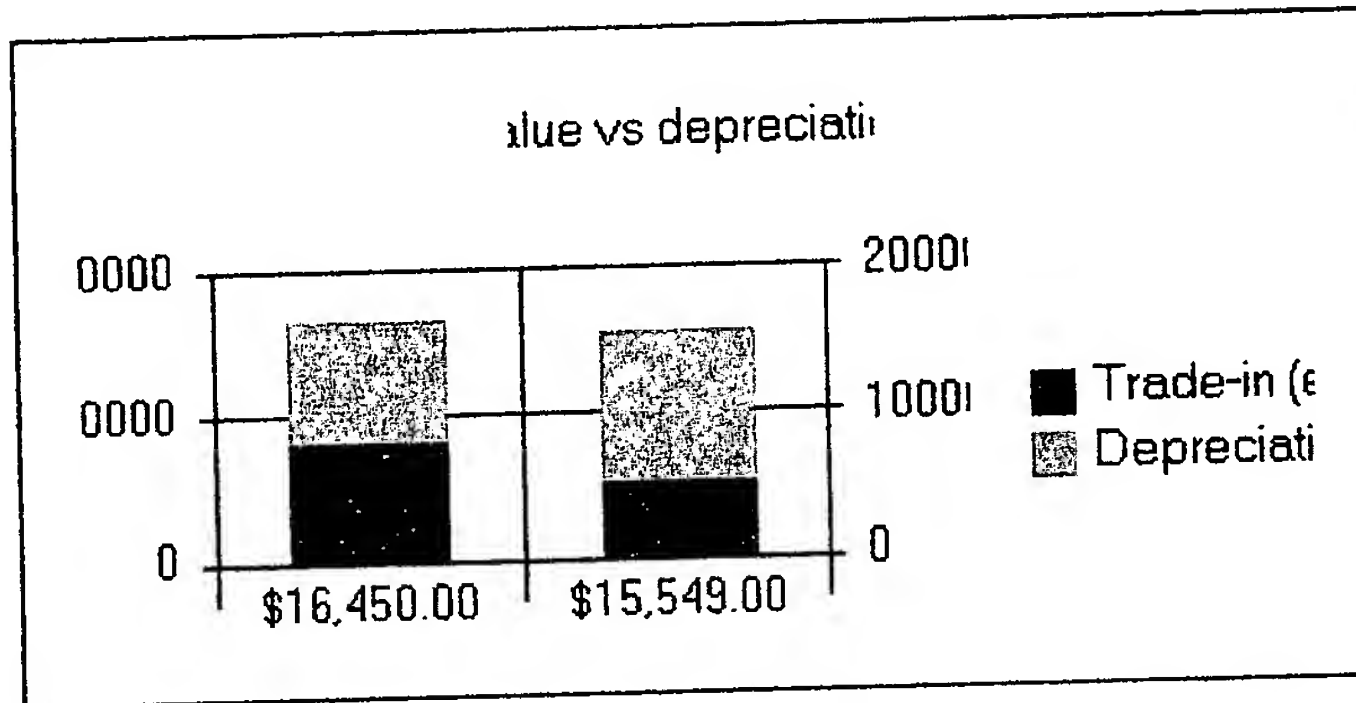
84

Fig. 16

# 13. Buying Sedans

File Start over Help

Row	Payment	ratios	MSRP	Make	Model	Model No.	Description
2	\$515.48	0.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cpe GL
17	\$487.25	0.323	\$15,549.00	Suzuki	Esteem	WGN7**	5d Wgn GL



Vehicle	Trade-in estimate
Volkswagen New Beetle	\$8,406.00
Suzuki Esteem	\$5,313.00
Difference	\$3,093.00

Select other candidates

09/10/2003

4:09 PM

State= Hawaii

Term= 2 years

Choices: 28

Sales tax: 0.04

Fig. 17

# Sheet 4

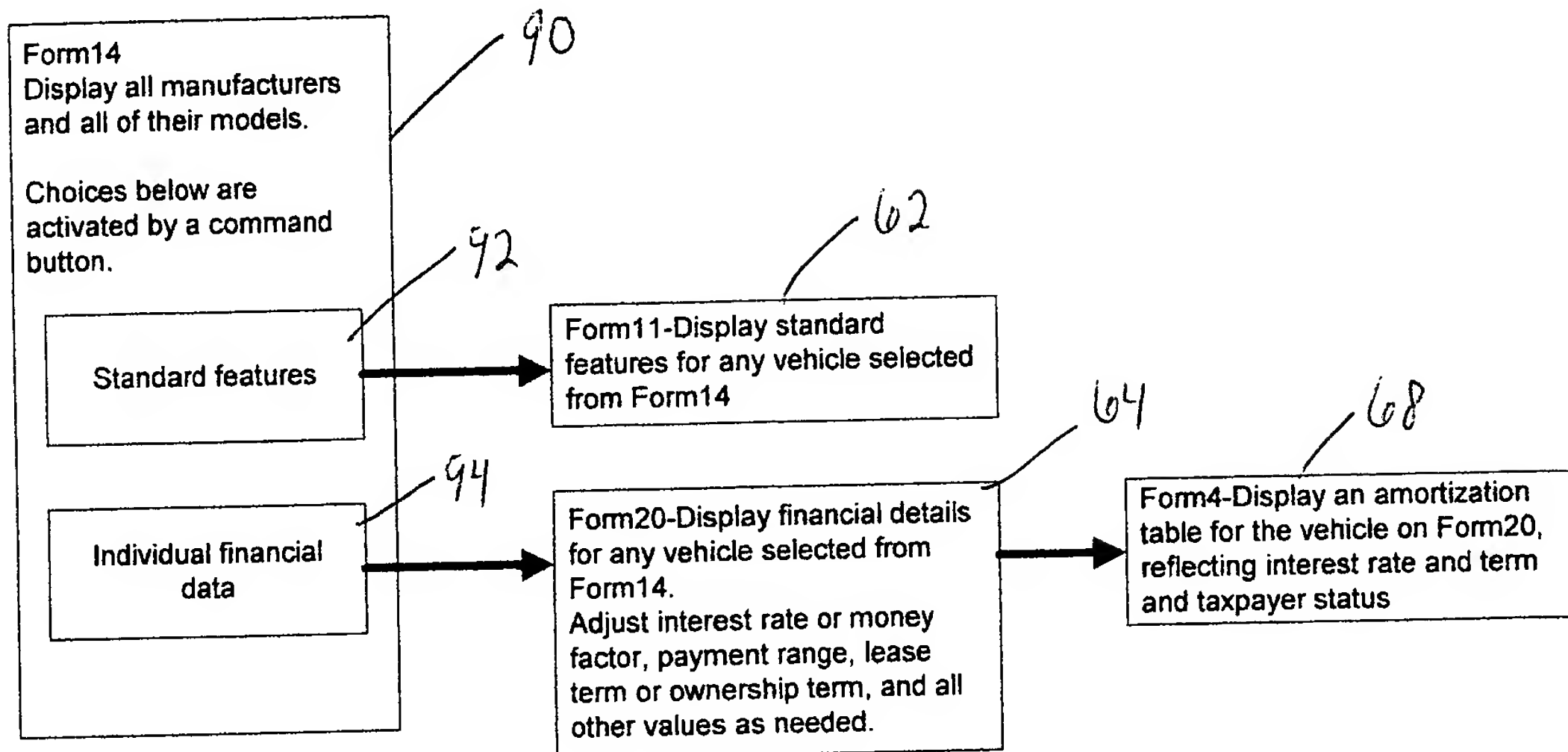


Fig. 18

90

14 Find a specific Truck to buy

File Window options Start over Messages Help

Manufacturer	Models	Model No.
Acura	DURANGO 2WD	AN5E61 Reg Cab
Bmw	DURANGO 4WD	AN5E61 Reg Cab SXT
Buick	RAM WAGON	AN5M61 Reg Cab Sport
Cadillac	RAM VAN	AN5H61 Reg Cab SLT
Chevrolet	DAKOTA PICKUP 2WD	AN5E31 Club Cab
Chevrolet Trucks	DAKOTA PICKUP 4WD	AN5E31 Club Cab SXT
Ford Trucks	RAM 1500 SERIES PICKUP	AN5M31 Club Cab Sport
Chrysler	RAM 2500 SERIES PICKUP	AN5H31 Club Cab SLT
Dodge	RAM 3500 SERIES PICKUP	AN5M84 Quad Cab Sport
Dodge Trucks	RAM 1500 SERIES PICKUP	AN5H84 Quad Cab SLT
Ford	RAM 2500 SERIES PICKUP	
Gmc Trucks	RAM 3500 SERIES PICKUP	
Honda		
Hyundai		
Infiniti		
Isuzu		
Jeep		
Kia		

Left click on any Model to see all Model numbers

09/10/2003	4:12 PM	Sales tax: 0.04	State: Hawaii
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Fig. 19

25 Evaluate a discount

File

Window options

Start over

Messages

Help

changed, will automatically change the value in that row. The orange color in row 1 indicates it is ready to be changed by the scroll bar. Each number may be increased or decreased at any time.

Jumping back and forth to

▲

▲

▼

Item

Amount

Payment

Selling price

\$39,905.09

Cash back

\$2,500.00

Trade-in

\$0.00

Down payment

\$0.00

Monthly

Dealer loan amount

\$39,904.48

payment

Outside loan less cash back

\$37,404.48

is shown

Term of loan in months

36

below

Factory interest rate quoted

.019 %

\$1,041.55

Outside interest rate needed

0.00186 %

\$1,042.00

Adjust cash back to equal % rate

Restore original Cash back amount

Show amortization

Clear the Grid

No.	Start balance	Interest due	New balance	Principal payment	Balance due
1	\$37,404.48	\$5.81	\$37,410.29	\$1,036.19	\$36,368.2
2	\$36,368.29	\$5.65	\$36,373.94	\$1,036.35	\$35,331.9
3	\$35,331.94	\$5.49	\$35,337.43	\$1,036.51	\$34,295.4
4	\$34,295.43	\$5.33	\$34,300.76	\$1,036.67	\$33,258.7
5	\$33,258.76	\$5.17	\$33,263.93	\$1,036.83	\$32,221.9
6	\$32,221.93	\$5.01	\$32,226.94	\$1,036.99	\$31,184.9

09/10/2003

4:30 PM

Fig. 20



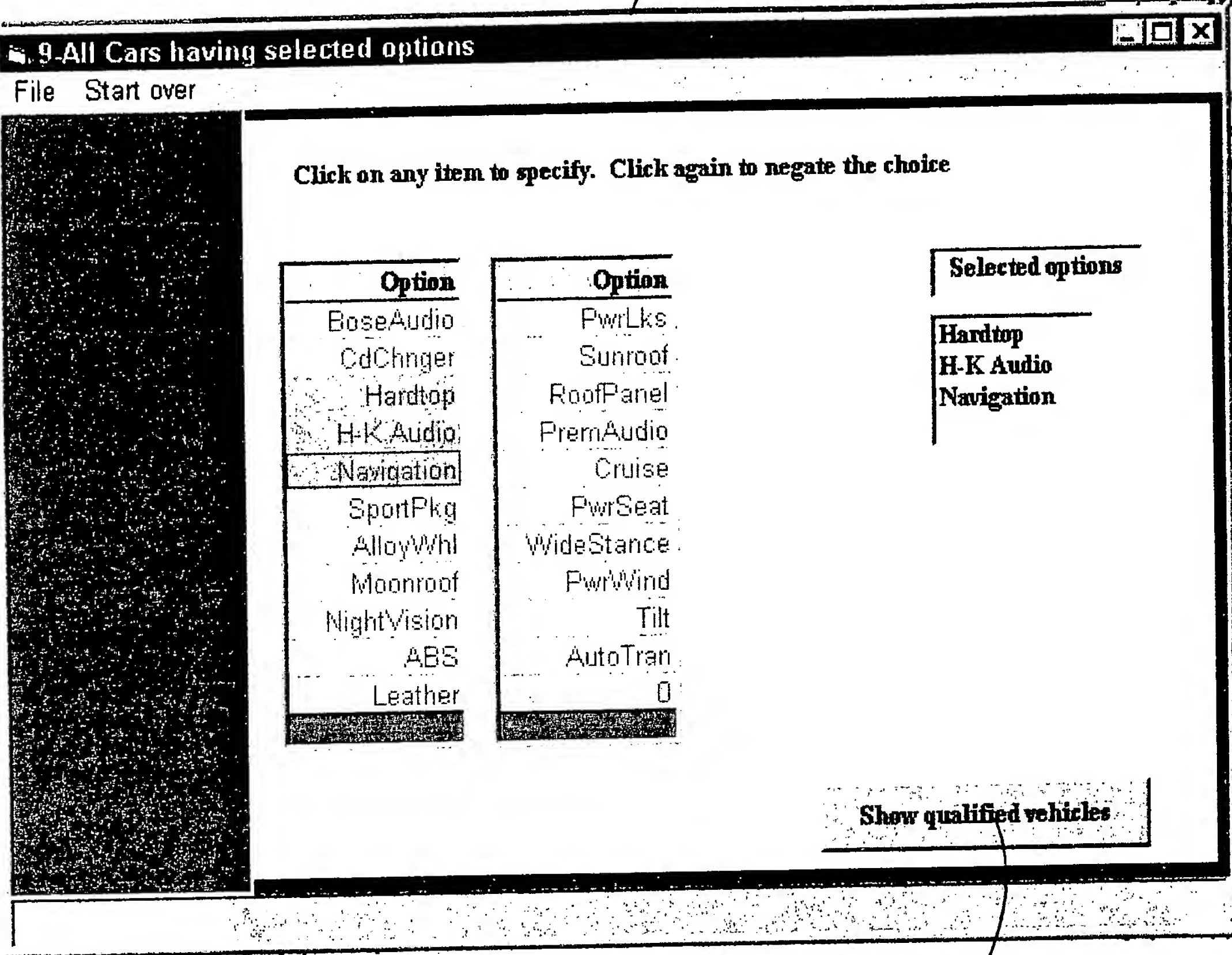


Fig. 21

102

37-Cars having extra-cost specified options

File Window options Sort data Start over Help

Row	Maker	Model	Model #	Description
1			8E252*	4d Sdn 1.8T
2				4d Sdn 1.8T quattro
3			8E25F*	4d Sdn 3.0L
4	Audi	A4		4d Sdn 3.0L quattro
5			8E55*	5d Avant 1.8T quattro
6			8E55F*	5d Avant 3.0L quattro
7			8D257*	4d Sdn S4
8			8D55	5d Avant S4
9			225	2d Conv Z3 2.5L
10			229	2d Cpe Z3 3.0L
11	Bmw	Z3	228	2d Conv Z3 3.0L
12			226	2d Cpe M Z3 3.2L
13			224	2d Conv M Z3 3.2L
14	Buick	Park Avenue	W69	4d Sdn

Try specifying other features

CdChanger  
BoseAudio

4:37 PM 09/10/2003 Number of choices: 167

Fig. 22

7 Sort by standard features

File Window options View Start over

Feature	Feature	Selected features
tran	sunrf	cruis
pstr	poprf	a/c
a/c	tilt	pstr
cruis	wgn3	
lthr	whlcv	
mnrf	alloy	
plks	4wd	
pseat	a/c2	
pwind	phone	
stere	CDchg	
casse	extvn	
CDpla	ABS	

Show qualifying vehicles

Try other combinations

4:39 PM 09/10/2003

Fig. 23 108

10-All Cars having stipulated features

File Window options Sort data Start over

Row	MSRP	Maker	Model	Model no.	Description
1	\$21,350.00	Acura	RSX	DC5*82	3d Cpe
2	\$22,350.00			DC5*82	3d Cpe w/ Lthr
3	\$23,670.00			DC5302	3d Cpe Type S
4	\$28,530.00			YA424	2d Cpe 3.2L
5	\$30,530.00		CL	YA425	2d Cpe Navigation
6	\$30,880.00			YA426	2d Cpe Type S
7	\$32,880.00			YA427	2d Cpe Type S Navigation
8	\$29,380.00		TL	UA566	4d Sdn
9	\$31,380.00			UA567	4d Sdn Navigation
10	\$31,730.00			UA568	4d Sdn Type S
11	\$33,730.00			UA569	4d Sdn Type S Navigation
12	\$43,650.00		RL	KA965	4d Sdn
13	\$45,650.00			KA966	4d Sdn Navigation
14	\$89,765.00		NSX	NA**6	2d Cpe Targa
15	\$28,495.00	Audi	A4	8E252*	4d Sdn 1.8T
16	\$31,420.00			8E252*	4d Sdn 1.8T quattro
17	\$34,385.00			8E25F*	4d Sdn 3.0L

Try other combinations

a/c  
cruis  
pstr

5:06 PM

09/10/2003

Number of choices: 451

Fig. 24

22 Lease detective

File

Window options

Start over

Messages

Refresh this window

Help

More Information >>>>>

Now use the red-bordered scroll bars to individually change any amount. Click on any row in the Grid and its text will turn orange and respond to adjusting the scroll bar.

To find the mathematically correct components, based on the assumption that four of

Choose a rate method

Interest rate

Money factor

Lease payment

Row	Item	Quoted	Confirm
1	Selling price	\$34,955.54	
2	Lease payment	\$659.66	\$554.90
3	Residual	\$14,542.64	
4	Interest rate	0.1 %	
5	Lease term	60 Months	
6	Down payment credits	\$0.00	

Continue adjusting the Selling Price data until satisfied. Then click on the 'Show new scroll adjustment' button to bring up a new scroll bar that will allow individual line adjustment changing each row in the grid.

09/11/2003

9:44 AM

Fig. 25